

Intercollegiate Track Meet

The third annual intercollegiate track meet for high schools of the state will be held at Albuquerque under the auspices of the university, Friday and Saturday, April 23-24.

W. E. Holt made a business trip to Silver City this week.

H. H. Kelly attended the stockman's convention at El Paso this week.

Sam Watkins has purchased the Roebuck and Monday livery and feed barn on Silver avenue and has moved his office to the new location. The feed yard on Gold avenue will be maintained.

John Hyatt, Phil Eddy, Ed Price, J. M. Phillips, and Hal Kerr were among the many local county cattlemen to attend the sessions of the Southwest Stockmen's Association at El Paso this week.

Mrs. R. K. Points of West El Paso is in the city making improvements on her land west of the city. Mrs. Points will return within the next few weeks when she expects to have extensive work done on her place.

Holstein milk sold for cash only, \$8.25 per ton—adv. 27.

Baseball gloves: all kinds. J. A. Kinnear & Co.—adv.

Holstein will have a car of milk sold next week. State your orders—adv. 27.

Lee Russell left the city Tuesday for his wife near Florida.

James Tracy returned early in the week from a trip to San Diego and other southern California points.

Folk dances, singing, and a lot of good music at the high school entertainment, Friday, March 12.

San Francisco—To inspect a little postoffice in far-away Guam, which pays its postmaster only \$125 a year, is the object of a 25,000-mile journey which Postoffice Inspector E. P. Smith is making.

John Sully, manager of the Chino Copper Company, was in Deming Tuesday.

The Dairy Industry

At the present time there is a great deal of agitation in the state about dairy lines, and perhaps a word about that line will not be out of place.

In every case where the dairy cow and her by-products have been handled in a wise and careful manner they have returned good profits to their owners. The one great argument in favor of the dairy industry in New Mexico is that it will bring the people together and cooperation will follow from such organizations as dairy cow societies and milk testing clubs; and it is only by cooperation that the farmers, situated so far from the large markets, can ever hope to succeed.

If possible, some one breed should be decided upon for each section. There are a great many reasons why it will pay in the end to have one breed, but the main ones are, that the county or district can be passed from one breed to another after they have proven their worth, again, in case disease break out, they can be fought more successfully than would be possible if several different breeds were to be considered; lastly, annual sales could be arranged to dispose of surplus stock, and they would attract a better class of buyers.

The last reason is especially important, for, were the European War to stop today—as we all wish it would—there would be a great demand made on this country for dairy cows to replace those already killed in Europe.

The dairy cow and the dairy business offer an answer to the question, "What are we going to do with our cattle when we cannot sell it at a profit?"

P. B. BARBER

County Agriculturist
Doña Ana County

Bradford, Pa.—Dr. Tanner, of 40-day fast fame, is alive and well at Curry, near here. He is 85 years old, says he is going to marry at 100 and educate his children to the evils of overeating.

Pasadena, Cal.—A scientist here has developed a parasite of the house fly, which he believes will destroy that pest or reduce its numbers so that it will no longer figure as a death-dealing foe to the human race.

Detroit, Mich.—Holding his breath in a fit of anger because his mother attempted to wash some chocolate candy stains from his face, Leo Hutson, aged one year, died here last week.

KEEP IN TOUCH WITH THE AGRICULTURAL STATION

Every once in a while influence comes to the attention of Experiment Station workers, or others who make a study of the various phases of agriculture, of considerable sums being lost by those who engage extensively in orcharding or other agricultural pursuits, on account of sufficient information not being secured before engaging in the undertaking. This information can be best secured in some cases by conferring with persons who have made a success along a similar line in the locality where the farming or orcharding is to be done; or if there is a county agriculturist, in many cases he can give or secure the information desired. Where there is such agriculturist, he should be consulted freely, as agricultural problems arise. If the county or district has no such agriculturist, it will often pay well to drop a letter to the New Mexico College of Agriculture and Mechanic Arts, State College, N. M. The experiment station, which is a part of the college, is conducted primarily to serve the agricultural interests of the state; and the station, as well as the balance of the college, is your institution.

One expensive mistake that is frequently made at the outset by persons who have had little or no agricultural experience in the state is to select wrong varieties of fruits or other crops, or to employ incorrect cultural methods, and this could be avoided to a considerable extent by following the course referred to above.

Baseball gloves. We have them—the kind you shut your eyes and think about. J. A. Kinnear & Co.—adv.

We do all kinds of hauling at reasonable rates. All work guaranteed. Watkins Fuel & Transfer Co., telephone 263.—adv. 17.

Good, clean lump coal \$8.25 per ton, cash. Sim Holstein.—adv. 27.

P. W. Turner, the patron saint of Mysodus, is again in this section. Mr. Turner's home is in New Orleans, La., but he travels extensively.

J. A. Whittenberg of Albuquerque was in the city early in the week looking after his interests in Mimbres Valley land.

Overdrafts cannot be allowed by Banks

The Board of Directors of The Deming National Bank has received from the Controller of Currency a letter which reads as follows:

TREASURY DEPARTMENT
Washington, D. C.

To the Board of Directors
Gentlemen:

The granting by some banks of accommodations in the form of OVERDRAFTS is objectionable and cannot be countenanced by this office.

This practice should cease entirely. To facilitate the accomplishment of this result, the subject has been taken up by this office with the banking departments of various states, and these authorities have generally agreed to take the necessary action to secure the effective cooperation of State Banks in attaining the end desired.

You are requested to adopt a resolution directing that no officer or employee of your bank shall pay or charge to the account of any depositor any check of such depositor when there are not sufficient funds on deposit to the credit of the drawer of the check to meet the same.

Please forward a certified copy of the resolution to this office as soon as it has been adopted. Let the resolution show the names of the directors present at the meeting.

Please acknowledge receipt without delay.

Respectfully

JOHN SKELTON WILLIAMS
Controller

The Board of Directors of The Bank of Deming and The Citizens Trust & Savings Bank has received the following letter from the State Bank Examiner:

TRAVELING AUDITOR AND BANK EXAMINER
Santa Fe, New Mexico

February 15, 1915

To the Board of Directors of
The State Banks in Deming, New Mexico:
Gentlemen:

The granting of OVERDRAFTS in any form or by any subterfuge will no longer be countenanced by this department. This form of accommodation is not only illegal, but is diametrically opposed to sound business principles, and you are hereby advised that the permitting of OVERDRAFTS must be discontinued.

You are requested to adopt a resolution directing that no officer or employee of your bank shall pay or charge to the account of any depositor any check or other item of such depositor, when there are not sufficient funds on deposit to the credit of such depositor to pay the same.

Kindly forward a certified copy of the resolution to this office as soon as adopted, showing the names of the directors present at the meeting.

This department is cooperating with the Controller of the Currency in this movement, and for your information I beg to advise you that that official has issued similar instructions to all national banks.

Very truly yours

(Signed) HOWELL EARNST

Traveling Auditor and Bank Examiner

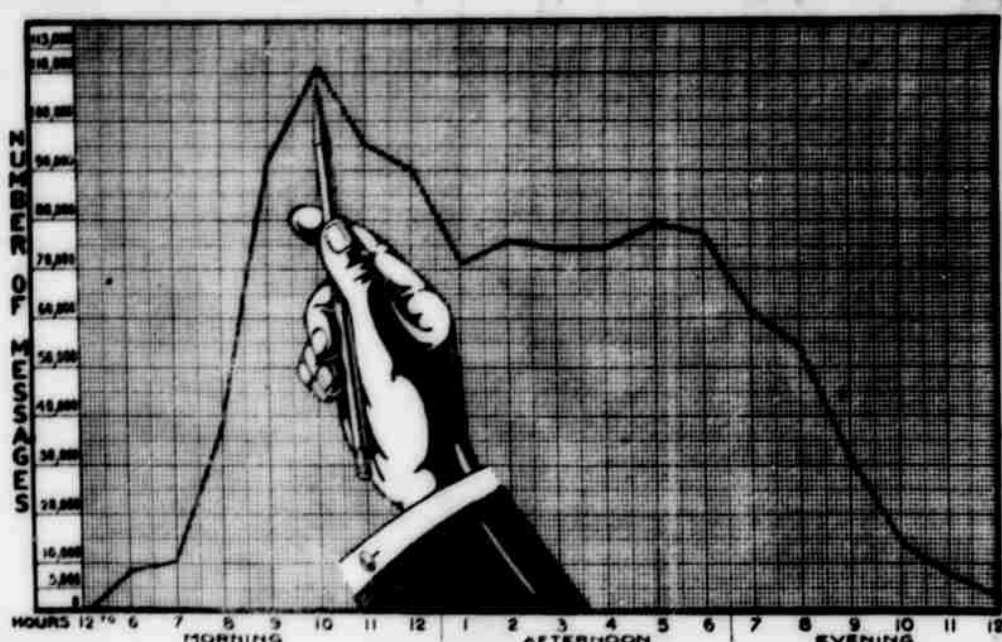
OPINION OF THE UNITED STATES SUPREME COURT RENDERED ON BANK OVERDRAFTS: Minor et al vs. Bank 1 Pet. 46

A usage to allow customers to overdraw and have their checks and notes charged up without present funds in the bank, stripped of all technical disguise, the usage and practice, thus attempted to be sanctioned, is a usage and practice to misapply the funds of the bank; and to connive at the withdrawal of the same, without any security, in favor of certain privileged persons. Such a usage or practice is surely a manifest departure from the duty, both of the directors and cashier, as cannot receive any countenance in a court of justice. It could not be supported by any vote of the directors, however formal; and therefore, whenever done by the cashier, is at his own peril and upon the responsibility of himself and his sureties. It is anything but 'well and truly executing his duties'.

OVERDRAFTS ILLEGAL

The customers of the following banks will please govern themselves accordingly and refrain from drawing checks unless funds are on deposit in the bank to cover. Otherwise, checks will not be paid.

THE BANK OF DEMING
DEMING NATIONAL BANK
CITIZENS TRUST & SAVINGS BANK



Big Business

Big Business does not always hold a menace

Sometimes it is a necessity and works for the welfare of the public it serves

Handling a million telephone messages every day is the biggest kind of Big Business

Our task would be easy if this million messages were evenly distributed during each twenty-four hours

But the telephone business doesn't work that way; people use the telephone when they want to and we must be ready to serve them when they want to be served

In one single hour every morning, "the busy hour," over one hundred and twelve thousand telephone messages pass over our wires

It is our task to provide switchboards, equipment, apparatus and operators to meet the needs of this "busy hour" and to handle each call as soon as it is received.

A good part of this expensive equipment is not in use during the rest of the day, but it must be ready for use when needed

All of these things cost money—big money—and a portion of this big investment brings no return during many hours of the day

Combinations of capital and combinations of brains, industry and labor make Big Business

It is only because of this kind of Big Business that such investments and such service are possible.

The Mountain States Telephone and Telegraph Co.

"The Corporation Different"